

Certificate Number: 01401-TXW-DE-028334554

Bankruptcy Case Number: 12-51404



01401-TXW-DE-028334554

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 9, 2016, at 2:46 o'clock PM EST, Yesenia Ramirez completed a course on personal financial management given by internet by GreenPath, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Texas.

Date: November 9, 2016 By: /s/Jeremy Lark

Name: Jeremy Lark

Title: FCC Manager